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J1033 U.S. PTO  


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June 15, 2001

ATTORNEY DOCKET NO. 05793.3065  
CUSTOMER NO. 22,852

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: SYSTEM AND METHODS FOR PROVIDING STARTER CREDIT  
CARD ACCOUNTS  
Inventor(s): Keira BARD et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 86 pages, including 20 independent claim(s) and 117 claims total.
2. Drawings- 13 sheets of drawings (Figures 1-13).
3. The filing fee is calculated as follows:

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**09/880777**  
06/15/01  


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Basic Application Filing Fee					\$710	\$ \$710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	117	-	20	97	x \$18	1746.00
Independent Claims	20	-	3	17	x \$80	1360.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	0.00
Subtotal					\$	3106.00
Reduction by 1/2 if small entity					-	0.00
TOTAL APPLICATION FILING FEE					\$	3816.00

4. A check for \$3816.00 is enclosed. The fee includes:

\$710.00 filing fee; and  
\$3106.00 additional claims fee.

Please address all correspondence with respect to this application to:

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This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicant(s) await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application an application number and filing date.

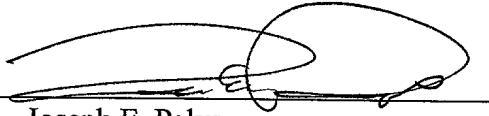
The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

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June 15, 2001  
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Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: 

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TJM/JEP/jol  
Enclosures